

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Previously presented) A system for implementing consumer based communication rules in relation to a financial account, the system comprising:
a microprocessor based rule engine; and
a computer readable medium, wherein the computer readable medium includes instructions executable by the microprocessor based rule engine to:
receive a trigger, wherein the trigger indicates a correspondence associated with the financial account;
receive a communication rule from a consumer participant associated with the financial account;
incorporate the communication rule into a communication rule set maintained on the computer readable medium;
access information associated with the financial account;
apply the communication rule set to the information associated with the financial account, wherein a content of the correspondence is based at least in part on the application of the communication rule set.

2. (Original) The system of claim 1, wherein the financial account is part of an account group, wherein the communication rule is directed to a set of financial accounts from the account group, wherein the set of financial accounts is selected from a group consisting of: all accounts within the account group, a subset of accounts within the account group, and a single account within the account group.

3. (Original) The system of claim 2, wherein the instructions are further executable by the microprocessor based rule engine to:

provide an output directed to one or more members associated with the account group, wherein the output includes the correspondence.

4. (Original) The system of claim 3, wherein the output is an electronic communication.

5. (Original) The system of claim 3, wherein the output is selected from a group consisting of: a paper letter, an insert, a presentation instrument carrier, and a message placed on a statement.

6. (Previously presented) The system of claim 1, wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, and wherein the instructions are further executable by the microprocessor based rule engine to:

provide an output directed to the second participant, wherein the output includes the correspondence;

provide a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and

incorporate the canned message into the output.

7. (Original) The system of claim 1, wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, wherein the communication rule includes a message provided by the first participant, and wherein the instructions are further executable by the microprocessor based rule engine to:

provide an output directed to the second participant, wherein the output includes the message provided by the first participant.

8. (Original) The system of claim 7, wherein the first participant is a senior party in an account group, wherein the second participant is a junior party in the account group, and wherein the financial account is part of the account group.

9. (Original) The system of claim 1, wherein the communication rule indicates a communication preference.

10. (Original) The system of claim 9, wherein the communication preference is selected from a group consisting of: a graphical presentation, a textual presentation, a summarized presentation, a multi-account presentation, and a message priority.

11. (Currently amended) A computer-implemented method for implementing consumer based communication rules in relation to a financial account, the method comprising:

receiving, at a microprocessor based rule engine, an indication of a financial account, wherein the indication identifies a consumer participant associated with the financial account;

providing, by the microprocessor based rule engine, a communication rules interface to the consumer participant over a communication network;

receiving, at the microprocessor based rule engine, a communication rule via the communication rules interface;

receiving, at the microprocessor based rule engine, a trigger, wherein the trigger indicates a correspondence associated with the financial account;

accessing, by the microprocessor based rule engine, information associated with the financial account; and

applying, by the microprocessor based rule engine, the communication rule to the information associated with the financial account, wherein a content of the correspondence is based at least in part on the application of the communication rule.

12. (Currently amended) The method of claim 11, wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, and wherein the method further comprises:

providing, by the microprocessor based rule engine, an output directed to the second participant, wherein the output includes the correspondence;

providing, by the microprocessor based rule engine, a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and
incorporating, by the microprocessor based rule engine, the canned message into the output.

13. (Currently amended) The method of claim 11, wherein the communication rule includes a message provided by the participant, and wherein the method further comprises:

providing, by the microprocessor based rule engine, an output directed to the participant, wherein the output includes the message provided by the participant.

14. (Currently amended) A computer-implemented method for implementing consumer based communication rules in relation to an account group, the method comprising:

receiving, at a microprocessor based rule engine, an indication of an account group, wherein the indication identifies a member of the account group, and wherein the account group includes at least a first financial account and a second financial account;

providing, by the microprocessor based rule engine, a communication rules interface to the member over a communication network;

receiving, at the microprocessor based rule engine, a communication rule via the communication rules interface;

accessing, by the microprocessor based rule engine, information associated with the account group; and

applying, by the microprocessor based rule engine, the communication rule to the information associated with the account group.

15. (Currently amended) The method of claim 14, wherein the method further includes generating, by the microprocessor based rule engine, an output directed to one or more members associated with the account group, wherein the output is based at least in part on the application of the communication rule to the information associated with the first financial account and the information associated with the second financial account.

16. (Original) The method of claim 15, wherein the output is selected from a group consisting of: an electronic communication, and a paper communication.

17. (Currently amended) The method of claim 15, wherein at least a first member and a second member are associated with the account group, wherein the communication rule is received from the first member, wherein the output is directed to the second member, and wherein the method further comprises:

providing, by the microprocessor based rule engine, a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and
incorporating, by the microprocessor based rule engine, the one of the canned message into the output.

18. (Original) The method of claim 17, wherein the combination of the first member and the second member is selected from a group consisting of: a combination where the first member is a senior party and the second member is a junior party, a combination where the first member is a junior member and the second member is a senior member, and a combination where the first member and the second member are of equal status.

19. (Original) The method of claim 14, wherein the first financial account is a liability account, and wherein the second financial account is an asset account.

20. (Original) The method of claim 14 wherein the communication rule directs production of a comprehensive report about the account group.

21. (Currently amended) A computer-implemented method, comprising:
receiving, by a microprocessor based rule engine at a financial institution at which a consumer maintains an account, an indication from the consumer that a communication, from the financial institution and regarding the account, is to include content selected by the consumer;

receiving, from the consumer by the microprocessor based rule engine at the financial institution, an indication of what the consumer-selected content is to be;

including, by the microprocessor based rule engine, the consumer-selected content in the communication; and
sending, by the microprocessor based rule engine, the communication.

22. (Previously presented) The method of claim 21, wherein the indication of what the consumer-selected content is to be comprises a selection by the consumer of a message from a set of canned messages.

23. (Previously presented) The method of claim 21, wherein the indication of what the consumer-selected content is to be comprises composition by the consumer of the consumer-selected content.

24. (Previously presented) The method of claim 21, wherein the consumer is one of at least two joint holders of the account, and wherein the consumer-selected content is directed from one joint holder to at least one other joint holder.

25. (Previously presented) The method of claim 21, wherein the consumer is a member of an account group, and wherein the communication is sent to at least one other member of the account group.

26. (Previously presented) The system of claim 1, wherein the communication rule directs the merging of multiple communications.

27. (Previously presented) The method of claim 11, wherein the communication rule directs the merging of multiple communications.